

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

Joan Charles,  
*Plaintiff,*

v.

Ocwen Federal Bank, FSB;  
Ocwen Financial Corporation;  
Massachusetts Property Insurance  
Underwriting Association and One Call  
Insurance Agency, Inc.  
Defendants.

C.A. No. 04-11625-RWZ

**PLAINTIFF, JOAN CHARLES' OPPOSITION TO MOTIONS FOR SUMMARY  
JUDGMENT**

NOW COMES the plaintiff in this action, Joan Charles (hereinafter "Plaintiff"), by and through her counsel, James Hoyt, Portnoy & Greene, P.C., and hereby submits this, her Opposition to the Motions for Summary Judgment filed by defendant Ocwen Loan Servicing, LLC, successor to Ocwen Federal Bank, FSB, ("Ocwen"), defendants One Call Insurance Agency, Inc. ("One Call") and Massachusetts Property Insurance Underwriting Association ("MPIUA"). In support of this motion, Plaintiff incorporates her Statement of Undisputed Facts and her Memorandum of Law with related exhibits.

WHEREFORE, Plaintiff requests that this Honorable Court deny the Motions of all Defendants, and grant Plaintiff's Motion for Partial Summary Judgment against Ocwen.

Respectfully Submitted,  
The Plaintiff, Joan Charles  
By her Attorney,

s/ James Hoyt  
James Hoyt (BBO # 644651)  
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Dated: October 19, 2006

**CERTIFICATE OF SERVICE**

I, James Hoyt, hereby certify that a copy of the forgoing Opposition was served October 19, 2006 via the Court's ECF system to:

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s/ James Hoyt  
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